



STIC Search Report

EIC 3600

STIC Database Tracking Number: 222433

TO: Gerald J O'Connor
Location: KNX 05 D51
Art Unit : 3627

From: Paul Obiniyi
Location: EIC 3600
KNX 04 C25
Phone: 27734

Case Serial Number: 09/473649

paul.obiniyi@uspto.gov

Search Notes

Dear Examiner O'Connor,

Attached please find the results of your search. Please feel free to contact me if you have additional questions or would like a re-focus search. Thank you and have a great day.

Paul

show files

[File 344] Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office. All rights reserved.

[File 347] JAPIO Dec 1976-2006/Dec(Updated 070403)
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[File 350] Derwent WPIX 1963-2007/UD=200729

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**File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.diabg.com/dwpi/>.*

[File 371] French Patents 1961-2002/BOPI 200209

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**File 371: This file is not currently updating. The last update is 200209.*

; d s
Set Items Description
S1 7198 S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER?
OR DISTRIBUTOR?) (7N) (MAINFRAME? ? OR MAIN() FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR
LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO() PROCESSOR? ? OR TERMINAL? ?)
S2 4794 S ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR
SMART) () CARD OR CHARGE CARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR
CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN() EXPRESS OR AMEX) (3N) (DATA
OR CODE? ? OR INFO OR INFORMATION)
S3 1151 S S2(7N) (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR
CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER?
? OR CONSUMER? ?)
S4 22399 S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR
CONSUMER? ?) (7N) (PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5 14752 S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?) (7N) (DEBIT??? OR WITHDRAW??? OR
TAK???)
S6 191 S S5(7N) (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL() AREA() NETWORK?? OR
WORLD() WIDE() WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON() LINE)
S7 11433 S (PURCHASED OR BOUGHT OR SOLD OR TRADED) (7N) (MERCHANDI? OR GOODS OR
WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT???)
S8 2034 S S7(7N) (SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR
SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9 10 S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR
STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)
S10 0 S S9 AND S1
S11 0 S S9 AND S2
S12 0 S S9 AND S5
S13 0 S S9 AND S2
S14 0 S S7 AND S9
S15 52 S S1 AND S3
S16 27 S S15 AND S4
S17 1 S S16 NOT PY>1999
S18 18 S S1 AND S5
S19 3 S S18 NOT PY>1999
S20 104 S S1 AND S8

S21 0 S S20 AND S5
S22 2 S S20 AND S2

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? t /3,k/all

17/3,K/1 (Item 1 from file:350) [Links](#)

Derwent WPIX

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0009751826 *Drawing available*

WPI Acc no: 2000-038009/200003

Related WPI Acc No: 1998-568195; 1999-571514; 2002-478344; 2002-618748

XRPX Acc No: N2000-028652

Automated credit card processing system using distributed networks e.g. internet

Patent Assignee: OGRAM M E (OGRA-I)

Inventor: OGRAM M E

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5991738	A	19991123	US 1996597017	A	19960205	200003	B
			US 1997968701	A	19971112		

Priority Applications (no., kind,date): US 1996597017 A 19960205; US 1997968701 A 19971112

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
					Continuation of application	US 1996597017
US 5991738	A	EN	15	5	Continuation of patent	US 5822737

...NOVELTY - A consumer computer receives a consumer data indicating credit card number and transmits the data to a processing computer via a network of computers. The data is then communicated to banking computer through a phone system. The consumer computer is connected to a merchant computer based on a consumer acceptance indicia generated by the banking computer, based on the credit... Original Publication Data by Authority...Original Abstracts: distributed computer network such as the Internet. In such a distributed computer network, a merchant or vending computer contains certain promotional information which is communicated to a customer's computer. Based upon the promotional information, the operator... purchase the services or goods described by the promotional information. The customer's computer is linked to a payment processing computer and the customer's credit card number and the amount of the goods or services is transmitted to the payment processing computer... In the embodiment where a password is used, the customer's computer uses the password with the merchant's computer in obtaining access to protected information or to establish shipping instructions.

? t /3,k/all

19/3,K/1 (Item 1 from file:350) [Links](#)

Derwent WPIX

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0009390638 *Drawing available*

WPI Acc no: 1999-325998/199927

Related WPI Acc No: 2001-578265

XRPX Acc No: N1999-244486

Prepaid phone card activation and billing apparatus

Patent Assignee: SMARTTALK TELESERVICES INC (SMAR-N)

Inventor: LORSCH R H

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5903633	A	19990511	US 1995410857	A	19950327	199927	B
			US 1996584216	A	19960104		

Priority Applications (no., kind,date): US 1995410857 A 19950327; US 1996584216 A 19960104

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5903633	A	EN	8	2	C-I-P of application	US 1995410857

Alerting Abstract DESCRIPTION - A retailer host computer operated by retailer in communication with sale terminals and centralized computer operates as an intermediate node for transmission. An INDEPENDENT CLAIM is also included for a.. Original Publication Data by Authority. **Original Abstracts:** computer or an invoicing computer may then prepare an invoice or automatically debit a client's bank account. ... **Claims:** one or more phone card retailers, and a retailer host computer operated by the one or more phone card retailers in communication with said point of sale terminals and said centralized computer, said retailer host computer operating as an intermediate node for transmitting phone card activation information between said point of sale terminals and said centralized computer.

19/3,K/2 (Item 2 from file:350) [Links](#)

Derwent WPIX

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0006475563 *Drawing available*

WPI Acc no: 1993-280974/199335

Related WPI Acc No: 1990-368384

XRPX Acc No: N1993-215863

Data communication system e.g. for ATM, POS terminal, ticket vendor and video rental console in shop - alters communication protocol that controller uses in response to custom object code downloaded from district central site

Patent Assignee: NORAND CORP (NORA-N)

Inventor: CARGIN K K; DANIELSON A D; DURBIN D A; KUBLER J J; MORRIS M D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5239662	A	19930824	US 1986907496	A	19860915	199335	B
			US 1990486521	A	19900228		
			US 1992905000	A	19920626		

Priority Applications (no., kind,date): US 1986907496 A 19860915; US 1990486521 A 19900228; US 1992905000 A 19920626

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
					Division of application	US 1986907496
US 5239662	A	EN	40	10	Continuation of application	US 1990486521
					Division of patent	US 4972463

Data communication system e.g. for ATM, POS terminal, ticket vendor and video rental console in shop...

Original Publication Data by Authority... **Claims:** transaction devices includes at least two transaction device selected from the group consisting of an automatic teller device, a credit/debit authorization terminal, a point of sale terminal, a fuel volume sensing device, and a video...

19/3,K/3 (Item 3 from file:350) [Links](#)

Derwent WPIX

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0003051463

WPI Acc no: 1984-141670/198423

Field instrumentation system, for optical multiplex transmission - provided N to N optical distributor which branches and couples in rate of N to N optical transmission paths

Patent Assignee: FUJI ELECTRIC COLTD (FJIE)

Inventor: NABETA E; YASUHARA T

Patent Family (8 patents, 10 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 109618	A	19840530	EP 1983111235	A	19831110	198423	B
AU 198321172	A	19840517				198427	E
JP 59090197	A	19840524	JP 1982199556	A	19821112	198427	E
BR 198306234	A	19840731				198438	E
CA 1208380	A	19860722				198634	E
EP 109618	B	19880203	EP 1983111235	A	19831110	198805	E
DE 3375629	G	19880310				198811	E
US 4864489	A	19890905	US 1989302138	A	19890127	198945	E

Priority Applications (no., kind,date): JP 1982199556 A 19821112

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
EP 109618	A	EN	54	19	
Regional Designated States,Original		DE FR GB IT NL			
BR 198306234	A	PT			
CA 1208380	A	EN			
EP 109618	B	EN			
Regional Designated States,Original		DE FR GB IT NL			

Equivalent Alerting Abstract ...A submaster processor, located in the field and coupled to the optical distributor is automatically subst. for the masterprocessor in the event that the master processor is disabled... Original Publication Data by Authority..**Original Abstracts**:field are transmitted in a multiplex mode through optical fiber transmission paths and an optical distributor to a master processor on the side of a panel. For the purpose of forming a field instrumentation system... ...in the field. A submaster processor, located in the field and coupled to the optical distributor, is automatically substituted for the master processor in the event that the master processor is disabled. The overall reliability of this system... ...**Claims**:to said optical distributor, to control said field devices and to communicate with the masterprocessor (M1), and that said optical distributor (SC) is one which branches and couples, in a ratio of NN, optical data... ...of order, said submaster processor takes place of said master processor, in

that said master **processor** applies a polling signal through said optical**distributor** to said field devices at all times, and when the application of said polling signal is suspended for a predetermined period of times said submaster processor **automatically takes** place on said master processor. (23pp)

? t /3,k/all

22/3,K/1 (Item 1 from file:350) [Links](#)

Derwent WPIX

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0013493526 *Drawing available*

WPI Acc no: 2003-585855/200355

XRPX Acc No: N2003-466450

Online impound tax transaction method for electronic commerce, involves deducing sales tax from merchant gross credit card by electronic fund processor and remitting balance to merchant account through interlinking network

Patent Assignee: BROWN O H (BROW-I); DAVO FINANCIAL SERVICES LLC (DAVO-N); JOSEPH D N (JOSE-I)

Inventor: BROWN O H; JOSEPH D N

Patent Family (4 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030105688	A1	20030605	US 200110340	A	20011205	200355	B
WO 2003048996	A1	20030612	WO 2002US38837	A	20021204	200355	E
AU 2002353056	A1	20030617	AU 2002353056	A	20021204	200419	E
EP 1451743	A1	20040901	EP 2002790025	A	20021204	200457	E
			WO 2002US38837	A	20021204		

Priority Applications (no., kind,date): US 200110340 A 20011205

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 20030105688	A1	EN	19	6		
WO 2003048996	A1	EN				
National Designated States,Original		AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TZ UA UG UZ VN YU ZA ZM ZW				
Regional Designated States,Original		AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW				
AU 2002353056	A1	EN			Based on OPI patent	WO 2003048996
EP 1451743	A1	EN			PCT Application	WO 2002US38837
					Based on OPI patent	WO 2003048996
Regional Designated States,Original		AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR				

...for electronic commerce, involves deducing sales tax from merchant gross credit card by electronic fund processor and remitting balance to merchant account through interlinking network Alerting Abstract

...NOVELTY - The sales tax of purchased goods are deduced from **merchant** gross credit card by an electronic fund **processor**. An escrow fund reception receives the deduced amount through a service provider network. The account...

...USE - For collecting state tax of **purchased goods** in banks service **provider** used in electronic commerce, online purchasing of goods.... **...ADVANTAGE -** Manages easily the state sales taxation by the electronic fund **processor**.

Thereby, reduces the burden of the **merchants**. Original Publication Data by Authority. **Claims:** steps of: interlinking a credit card account transaction data feed input comprising at least one of: a merchant credit **card** terminal; a networked account transaction application; and a transaction application **relying** said account **transaction** signals to service provider network; allocating said account transaction based on impound tax system criteria... of said account transaction; remitting said account transaction balance networked to interlinking credit card account **transaction** data feed **comprising:** a merchant credit card terminal, a networked account transaction application, a transaction node; interlinking to... **...transaction allocation** based on customizable system criteria comprising allocation of net funds to said merchant **account**.

22/3,K/2 (Item 2 from file:350) [Links](#)

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0013013084 *Drawing available*

WPI Acc no: 2003-091376/200308

XRPX Acc No: N2003-072311

Online goods transaction system involves switching consumer's computer to secure telephone line to connect with remote server that authorizes consumer to perform credit card purchase on Internet

Patent Assignee: HOLLANDER H (HOLL-I); ZENG D (ZENG-I)

Inventor: HOLLANDER H; ZENG D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020143708	A1	20021003	US 2001279159	P	20010327	200308	B
			US 2001871278	A	20010531		

Priority Applications (no., kind,date): US 2001279159 P 20010327; US 2001871278 A 20010531

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020143708	A1	EN	8	2	Related to Provisional	US 2001279159

Alerting Abstract ...online purchases using a credit card without the need for consumers to electronically provide their **credit card information** to an online web site... Original Publication Data by Authority... **Original Abstracts**:operated by the applicant. The details regarding the purchase, such as item being purchased, purchase price and merchant identity are automatically **provided** to the server. The consumer is then prompted to enter a pre-registered PIN which together with the phone number from which..... purchase details to a MSP which in turn electronicallytransmits this information to the appropriate **credit card company** who **authorizes or denies** the purchase. Once the purchase is authorized or denied,the consumer is switched back...

? show files

[File 15] **ABI/Inform(R)** 1971-2007/May 08
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[File 16] **Gale Group PROMT(R)** 1990-2007/May 08
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[File 148] **Gale Group Trade & Industry DB** 1976-2007/May 08
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[File 160] **Gale Group PROMT(R)** 1972-1989
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[File 275] **Gale Group Computer DB(TM)** 1983-2007/May 08
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[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/May 08
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[File 13] **BAMP** 2007/Apr W5
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[File 75] **TGG Management Contents(R)** 86-2007/Apr W5
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[File 95] **TEME-Technology & Management** 1989-2007/May W1
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[File 9] **Business & Industry(R)** Jul/1994-2007/May 08
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[File 20] **Dialog Global Reporter** 1997-2007/May 09
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[File 476] **Financial Times Fulltext** 1982-2007/May 09
(c) 2007 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2007/May 09
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**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2007/May 09
(c) 2007 PR Newswire Association Inc. All rights reserved.
**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2007/May 09
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*File 624: Homeland Security & Defense and 9 Plat energy journals added Please see HELP NEWS624 for more

[File 634] **San Jose Mercury** Jun 1985-2007/May 08
(c) 2007 San Jose Mercury News. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/May 08
(c) 2007 The Gale Group. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28
(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 625] **American Banker Publications** 1981-2007/May 04
(c) 2007 American Banker. All rights reserved.

[File 268] **Banking Info Source** 1981-2007/Apr W4
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[File 626] **Bond Buyer Full Text** 1981-2007/May 07
(c) 2007 Bond Buyer. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2007/May 07
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; d s
Set Items Description
S1 831702 S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER?
OR DISTRIBUTOR?) (7N) (MAINFRAME? ? OR MAIN() FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR
LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO() PROCESSOR? ? OR TERMINAL? ?)
S2 153710 S ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR
SMART) () CARD OR CHARGE CARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR
CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN() EXPRESS OR AMEX) (3N) (DATA
OR CODE? ? OR INFO OR INFORMATION)
S3 19124 S S2(7N) (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR
CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER?
? OR CONSUMER? ?)
S4 1268558 S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR
CONSUMER? ?) (7N) (PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5 261315 S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?) (7N) (DEBIT??? OR WITHDRAW??? OR
TAK???)
S6 13948 S S5(7N) (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL() AREA() NETWORK?? OR
WORLD() WIDE() WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON() LINE)
S7 1298052 S (PURCHASED OR BOUGHT OR SOLD OR TRADED) (7N) (MERCHANDI? OR GOODS OR
WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT???)
S8 94532 S S7(7N) (SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR
SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9 28 S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR
STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)

S10 0 S S9 AND S1
S11 149 S S1(7N)S3
S12 11 S S11(10N)S4
S13 6 RD (unique items)
S14 0 S S11(10N)S5
S15 0 S S11(10N)S8
S16 70 S S11 NOT PY>1999
S17 30 RD (unique items)

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13/3,K/1 (Item 1 from file:16) Links

Gale Group PROMT(R)

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11375370 **Supplier Number:** 120113648 **(USE FORMAT 7 FOR FULLTEXT)**

SecurePipe is Recognized as a MasterCard Site Data Protection Compliant Vendor.

PR Newswire , p NA

August 3 , 2004

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 742

...e-commerce and financial security services designed to help protect the Web sites of its **member** financial institutions, online merchants and other payment processors holding **MasterCard** account information.

"SecurePipe is proud to be a **member** of the **MasterCard** Site Data Protection program and we are partnering with Beyond Security to provide 'Best of Breed' vulnerability..."

13/3,K/2 (Item 1 from file:148) [Links](#)

Gale Group Trade & Industry DB

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0020831028 **Supplier Number: 149029519 (USE FORMAT 7 OR 9 FOR FULL TEXT)**

Payment Card Industry Data Security Standard - Does Your Company Store, Process or Transmit Cardholder Data?(management of data security)

Mondaq Business Briefing , NA

August 3 , 2006

Language: English

Record Type: Fulltext

Word Count: 844 **Line Count:** 00076

...Control and Compliance, Major Gaming Operator

Introducing PCI DSS

Following a series of high profile data security breaches,
credit card users are putting payment
processors and merchants under increased pressure to ensure
the confidentiality and overall security of personal and transactional data

13/3,K/3 (Item 1 from file:13) [Links](#)

BAMP

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01115909 149029519 5261094 (Use Format 7 Or 9 For Fulltext)

Payment Card Industry Data Security Standard - Does Your Company Store, Process or Transmit Cardholder Data?

(management of data security)

Mondaq Business Briefing , p NA

August 03, 2006

Document Type: Report

Language: English **Record Type:** Fulltext

Word Count: 753

Text:

...Control and Compliance, Major Gaming Operator

Introducing PCI DSS

Following a series of high profile data security breaches, credit card users are putting payment processors and merchants under increased pressure to ensure the confidentiality and overall security of personal and transactional data.

13/3,K/4 (Item 2 from file:13) [Links](#)

BAMP

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00700549 25721384 2499794 (Use Format 7 Or 9 For Fulltext)

Debit Cards Net 'Net Interest

(In Europe, debit cards are typically smart cards, but in the US, debit issuers face a bigger challenge in getting smart cards to be adopted to enable e-commerce; banks typically offer less credit-worthy customers PIN-based debit cards, which cannot be used for Internet shopping)

Article Author: Brown, Bob

Card Technology , p 58-63

June 2000

Document Type: Journal **ISSN:** 1093-1279 (United States)

Language: English **Record Type:** Fulltext

Word Count: 3161 (Use Format 7 Or 9 For Fulltext)

Text:

... merchant an authorization and reference number to keep track of the transaction, but no confidential **customer data**.

Unlike using a **credit card** for Internet buying, with **SafeDebit** a **customer's account** information never resides on a **retailer's server**, keeping it safe from hackers, Tomasofsky says. In fact, it does not remain on the...

13/3,K/5 (Item 1 from file:9) [Links](#)

Business & Industry(R)

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02192362 Supplier Number: 25720137(USE FORMAT 7 OR 9 FOR FULLTEXT)

Debit Cards Net 'Net Interest

(US ATM networks work toward allowing holders of debit cards to use them for online purchases; NYCE looks to its SafeDebit PIN-based debit card, which is inserted into the CD-ROM drive)

Card Technology , p 56+

June 2000

Document Type: Journal; Industry Overview **ISSN:** 1093-1279 (United States)

Language: English **Record Type:** Fulltext

Word Count: 3161 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... merchant an authorization and reference number to keep track of the transaction, but no confidential customer data.

Unlike using a credit card for Internet buying, with SafeDebit a customer's account information never resides on a retailer's server, keeping it safe from hackers, Tomasofsky says. In fact, it does not remain on the...

13/3,K/6 (Item 1 from file:20) **Links**

Dialog Global Reporter

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53640103 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Swipe your debit card and drive away a car

BUSINESS LINE

January 10, 2007

Journal Code: FBLN Language: English Record Type: FULLTEXT

Word Count: 207

...a new service of sanctioning car loans in about an hour for its savings bank account customers

"Loans on the Spot" or LOTS allows a customer to swipe his debit card at the electronic data capture terminals, stationed at dealers' outlets, to check the pre-approved loan offered by the bank. The pre-approved loan...

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? t /3,k/all

17/3,K/1 (Item 1 from file:15) **Links**

ABI/Inform(R)

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01526050 01-77038

IBM stakes another claim on E-commerce landscape

Dunlap, Charlotte
Computer Reseller News n760 pp: 86

Oct 27, 1997

ISSN: 0893-8377 Journal Code: CRN

Word Count: 447

Abstract:

...processors with support. SET offers encryption features, as well as digital-certificate technology to the merchant servers in an effort to secure the customer's credit-card information. CompuServe Network Services provides electronic connectivity to hundreds of banks that do credit-card processing...

Text:

...certification at IBM.

SET offers encryption features, as well as digital-certificate technology to the merchant servers in an effort to secure the customer's credit-card information.

IBM officials said today's security technology, namely Secure Sockets Layer (SSL) by Netscape Communications...

17/3,K/2 (Item 1 from file:16) [Links](#)

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07059757 **Supplier Number:** 59271316 **(USE FORMAT 7 FOR FULLTEXT)**

IBM Adds SET Security to CommercePoint.(Product Announcement)

ROSEN, MICHELE

ENT , v 2 , n 16 , p 47

Oct 22 , 1997

Language: English **Record Type:** Fulltext

Article Type: Product Announcement

Document Type: Magazine/Journal ; Professional

Word Count: 531

... plug-in, contains the customer's credit card numbers, encryption keys and authentication information. The **merchant server** works with the **customer's Web server** to accept encrypted **credit card information** from the wallet and transmit it to the gateway for authentication. Banks run gateway software...

17/3,K/3 (Item 2 from file:16) [Links](#)

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06853663 **Supplier Number: 58062103 (USE FORMAT 7 FOR FULLTEXT)**

Wall Street West Selects GoldOnline International as Featured Company.

PR Newswire , p 6956

Dec 7 , 1999

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 698

...backbones. All orders from the site are accepted using industry-standard SSL encryption to scramble credit card information both on the way from the shopper to the Yahoo server and from the Yahoo server onto the merchant.

Additionally, the Company intends to expand its online store-base to multiple sites.

The GoldOnline...

17/3,K/4 (Item 3 from file:16) [Links](#)

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06767244 **Supplier Number: 56993382 (USE FORMAT 7 FOR FULLTEXT)**

A1VideoGames.com Added to International Internet Group.

PR Newswire , p 1835

Oct 28 , 1999

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 511

...backbones. All orders from the site are accepted using industry-standard SSL encryption to scramble **credit card** information both on the way from the shopper to the Yahoo! **Server** and from the Yahoo! **server** to the **merchant**.

StogiesOnline.com, Inc., subsidiary, "StogiesOnline," a majority-owned subsidiary of International Internet, is a leading...

17/3,K/5 (Item 4 from file:16) Links

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06671560 **Supplier Number: 55766139 (USE FORMAT 7 FOR FULLTEXT)**

TERMINAL DRIVERS EYE AD REVENUE.

Corporate EFT Report , v 19 ,n 18 , p NA

Sept 15 , 1999

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 573

...the terminal screen banner ads that target the consumer's profile. It also lets the merchant offer loyalty rewards to frequent customers.

The terminals, of course, also transmit transaction data for credit and debit card accounts. Bob Schick, @pos.com vice president of sales and marketing, says the company gives...

17/3,K/6 (Item 5 from file:16) [Links](#)

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06595626 **Supplier Number: 55582103 (USE FORMAT 7 FOR FULLTEXT)**

PSINET'S ACQUISITION OPENS PAYMENT DOORS.

CardFAX, v 1999, n 165, p NA

August 24, 1999

Language: English **Record Type:** Fulltext

Document Type: Newsletter; Trade

Word Count: 144

(USE FORMAT 7 FOR FULLTEXT)

Text:

...network services to process card transactions. It switched 1.6 billion transactions in the quarter; customers include First Data Corp., National Data Corp., American Express Co., Buypass Corp. and other processors and merchant acquirers. PSINet, which announced yesterday that it plans to buy TNS for \$720 million in...

17/3,K/7 (Item 6 from file:16) [Links](#)

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06574022 **Supplier Number: 55494697 (USE FORMAT 7 FOR FULLTEXT)**

SET Protocol Has Potential In Latin America, Study Says.

Kutler, Jeffrey

American Banker , v 164 , n 158 , p 21

August 18 , 1999

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 833

... costs, and customer confusion.

"Until SET is fully implemented across the region," the report said, "merchants run the risk that their secure servers, which contain information on customers' credit card numbers, can be broken into."

It added: "Merchants are eager for the ongoing support of..."

17/3,K/8 (Item 7 from file:16) [Links](#)

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06374733 **Supplier Number: 54751006 (USE FORMAT 7 FOR FULLTEXT)**

Card Briefs: Merchant Processor Adopts Amex Software.

American Banker ,v 164 , n 102 , p 11

May 28 , 1999

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 101

...introduced an enhanced version of an American Express Co. software product that helps merchants resolve customer disputes and reconcile financial information.

American Express SE Workstation, which works on a personal computer, lets merchants—which Amex calls service establishments—track chargebacks and increase their control over cash management, according...

17/3,K/9 (Item 8 from file:16) [Links](#)

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05890856 Supplier Number: 53084917 (USE FORMAT 7 FOR FULLTEXT)

Music Galore at OzEmail With Biggest CD Catalogue.

PR Newswire , p 2217

Oct 15 , 1998

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 767

...as credit card details is provided by market leading electronic commerce company Camtech. Camtech's Merchant Server software, hosted at OzEmail, allows Internet users to securely send their credit card information directly to National Australia Bank for processing.

"Get all your favorite music at the best...

17/3,K/10 (Item 9 from file:16) [Links](#)

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05299483 **Supplier Number: 48068355 (USE FORMAT 7 FOR FULLTEXT)**

IBM Adds SET Security to CommercePoint

Rosen, Michele

ENT , p 047

Oct 22 , 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal ; Professional

Word Count: 529

...plug-in, contains the customer's credit card numbers, encryption keys and authentication information. The merchant server works with the customer's Web server to accept encrypted credit card information from the wallet and transmit it to the gateway for authentication. Banks run gateway software...

17/3,K/11 (Item 10 from file:16) Links

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05063513 Supplier Number: 47433412 (USE FORMAT 7 FOR FULLTEXT)

A Grand Opening For Virtual Storefronts With Middleware

Nance, Barry

Network Computing , p 80

June 1 , 1997

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 3365

...SET directly into Merchant Server, because, the vendor says, SET standards are still emerging. Currently, Merchant Server relies on SSL to protect credit-card information submitted by a **shopper** to the merchant (see "Leveraging the SSL and SET Protocols" on page 90). Third-party...

17/3,K/12 (Item 11 from file:16) Links

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04817342 Supplier Number: 47088209 (USE FORMAT 7 FOR FULLTEXT)

SET Gets One Step Closer

Bank Technology News , p N/A

Feb 1, 1997

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1173

...the picture. First, Wells relies on SSL, available in Netscape and Microsoft browsers, to secure credit-card information as it travels from the consumer to the merchant. When the merchant server receives payment information, it is stuffed into a SET-compliant packet that includes the merchant...

17/3,K/13 (Item 12 from file:16) [Links](#)

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03977672 **Supplier Number: 45772505 (USE FORMAT 7 FOR FULLTEXT)**

Virtual Vineyards' CyberCash Credit Card Security 09/06/95

Newsbytes , p N/A

Sept 6 , 1995

Language: English **Record Type:** Fulltext

Document Type: Newswire ; General Trade

Word Count: 353

...of concern about credit card security on the Internet. If a hacker could crack a merchant's server, that person could easily get credit card information."

He continued: "With CyberCash's technology, a customer's credit card information is encrypted with client software on the user's desktop. As a merchant, I never see or store anything more than the encrypted..."

17/3,K/14 (Item 1 from file:148) [Links](#)

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11516735 **Supplier Number:** 57640272 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Yahoo!(R) Shopping Adds GoldOnline.com as Merchant.

PR Newswire , 9833

Nov 19 , 1999

Language: English

Record Type: Fulltext

Word Count: 375 **Line Count:** 00034

Text:

...backbones. All orders from the site are accepted using industry-standard SSL encryption to scramble credit card information both on the way from the shopper to the Yahoo server and from the Yahoo server onto the merchant.

17/3,K/15 (Item 2 from file:148) [Links](#)

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09848179 **Supplier Number:** 19945165 (USE FORMAT 7 OR 9 FOR FULL TEXT)

IBM stakes another claim on E-commerce landscape. (CommercePoint Gateway based on Secure Electronic Transaction (SET) protocol) (Product Development)

Dunlap, Charlotte

Computer Reseller News , n760 , p86(1)

Oct 27 , 1997

ISSN: 0893-8377

Language: English

Record Type: Fulltext; Abstract

Word Count: 489 **Line Count:** 00043

...certification at IBM.

SET offers encryption features, as well as digital-certificate technology to the merchant servers in an effort to secure the customer's credit-card information.

IBM officials said today's security technology, namely Secure Sockets Layer (SSL) by Netscape Communications...

17/3,K/16 (Item 3 from file:148) [Links](#)

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07709259 **Supplier Number:** 16558143 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**AMDAHL INTRODUCES SPARC ENTERPRISE SUPER SERVER AND ENHANCES SYSTEM/390
UNIX ENTERPRISE SOLUTIONS; UNIX Platforms Provide Foundation For Large-Scale OLTP, Decision
Support and Data Warehousing Applications.**

Business Wire , p02280032

Feb 28 , 1995

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 633 **Line Count:** 00057

...the capacity to handle on-line transaction processing and data warehousing applications with thousands of users and multiple terabytes of data.

About Amdahl. Amdahl (AMEX: AMH) is a major supplier of large-scale mainframe computers, UNIX systems software and servers, data storage subsystems, data communications products, applications development software and...

17/3,K/17 (Item 4 from file:148) [Links](#)

Gale Group Trade & Industry DB

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07221018 **Supplier Number:** 15194386 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The smart card: a staple of the next millennium. (Column)

Teixeira, Diogo

American Banker ,v159 , n49 , p9A(2)

March 14 , 1994

Document Type: Column

ISSN: 0002-7561

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 1292 **Line Count:** 00100

...stored on the card. Or , frequent-shopper discounts could be given on the spot.

Frequent-purchaser programs can be administered without a smart card since all the data originate on the merchant's computers. All that is required is secure identification of the shopper and access to the data...

17/3,K/18 (Item 1 from file:275) [Links](#)

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02128497 **Supplier Number:** 20039024 (**Use Format 7 Or 9 For FULL TEXT**)

What can E-money do for me? (Technology Information)

Steinke, Steve

Network , v12 , n13 , p71(5)

Dec , 1997

Language: English **Record Type:** Fulltext; Abstract

Word Count: 4169 **Line Count:** 00346

... encrypts and forwards the credit card information and the payment amount to a special CyberCash server; the merchant software can't decrypt the credit card information, so buyers can be assured of privacy with respect to the merchant. The CyberCash server forwards the...

17/3,K/19 (Item 2 from file:275) [Links](#)

Gale Group Computer DB(TM)

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02036276 **Supplier Number:** 19054506 (**Use Format 7 Or 9 For FULL TEXT**)

Microsoft sets up shop. (Microsoft Merchant Server Internet commerce solution)(Brief Article)(Product Announcement)

Frank, Alan

LAN Magazine , v12 , n2 ,p16(1)

Feb , 1997

Document Type: Brief Article Product Announcement

ISSN: 1069-5621

Language: English **Record Type:** Fulltext

Word Count: 520 **Line Count:** 00047

...card authorizations can be handled immediately, online.

Secure Sockets Layer encryption protects the exchange of customer data (including credit card information) between the customer's Web browser and Merchant Server, while the exchange of information between Merchant Server and the merchant's financial institution uses Secure Electronic Transaction technology. Merchant Server works with any open database...

17/3,K/20 (Item 3 from file:275) Links

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01830409 **Supplier Number: 17337479 (Use Format 7 Or 9 For FULL TEXT)**

Virtual Vineyards' CyberCash Credit Card Security.

Newsbytes , pNEW09060027

Sep 6 , 1995

Language: English Record Type: Fulltext

Word Count: 354 Line Count: 00034

...of concern about credit card security on the Internet. If a hacker could crack a merchant's server, that person could easily get credit card information."

He continued: "With CyberCash's technology, a customer's credit card information is encrypted with client software on the user's desktop. As a merchant, I never see or store anything more than the encrypted..."

17/3,K/21 (Item 1 from file:9) Links

Business & Industry(R)

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01919862 Supplier Number: 25399026 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SET Protocol Has Potential In Latin America, Study Says

(Consumer online spending in Latin America is projected to reach \$77 mil in 1999 and up to \$3.8 bil by 2003, according to Visa International; credit card firms are promoting the SET protocol to increase spending)

American Banker , v 164 , n 158 , p 21

August 18, 1999

Document Type: Newspaper **ISSN:** 0002-7561 (United States)

Language: English **Record Type:** Fulltext

Word Count: 805 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... costs, and customer confusion.

"Until SET is fully implemented across the region," the report said, "merchants run the risk that their secure servers, which contain information on customers' credit card numbers, can be broken into."

It added: "Merchants are eager for the ongoing support of..."

17/3,K/22 (Item 2 from file:9) Links

Business & Industry(R)

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01719223 Supplier Number: 24464194 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CyberCash Merges with ICVerify to Bolster Flagging Fortune And Secure Critical Mass of Merchants on the Internet

(The merger between CyberCash and ICVerify is profiled as No. 16 in "Future Banker" 's ranking of the 25 most significant technology deals of 1998)

FutureBanker , v 2 , n 12 , p 95

December 1998

Document Type: Journal **ISSN:** 1092-9061 (United States)

Language: English **Record Type:** Fulltext

Word Count: 321 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...pointing to a new product called InstaBuy. The system, which BankOne/FirstUSA will offer, enables customers' credit card information to be stored on a bank server and accessed by merchant sites for easy "one-click" purchasing capability.

Indeed, says Melton, the two companies have found...

17/3,K/23 (Item 3 from file:9) Links

Business & Industry(R)

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01396967 Supplier Number: 24064771 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)

IBM stakes another claim on E-commerce landscape

(IBM Corp is backing another SET-enabled electronic-commerce trial, providing CompuServe Network Services with Web-based CommercePoint Gateway software)

Computer Reseller News , p 86

October 27, 1997

Document Type: Journal **ISSN:** 0893-8377 (United States)

Language: English **Record Type:** Fulltext

Word Count: 427 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)

TEXT:

...certification at IBM.

SET offers encryption features, as well as digital-certificate technology to the merchant servers in an effort to secure the customer's credit-card information.

IBM officials said today's security technology, namely Secure Sockets Layer (SSL) by Netscape Communications...

17/3,K/24 (Item 1 from file:20) Links

Dialog Global Reporter

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06753988 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SET Protocol Has Potential In Latin America, Study Says

Section Title: Electronic Commerce

JEFFREY KUTLER

AMERICAN BANKER , v 164 , p 21

August 18, 1999

Journal Code: WAMB Language: English Record Type: FULLTEXT

Word Count: 837

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... costs, and customer confusion.

"Until SET is fully implemented across the region," the report said, "merchants run the risk that their secure servers, which contain information on customers' credit card numbers, can be broken into."

It added: "Merchants are eager for the ongoing support of..."

17/3,K/25 (Item 2 from file:20) Links

Dialog Global Reporter

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06743926 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Research Reveals That Consumer Attitudes Toward Online Purchasing Methods are a Barrier to eCommerce Growth

BUSINESS WIRE

August 17, 1999

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 1452

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...s PIN code. Also, because transactions occur and are authorized over the ATM network, a consumer's credit or debit card information never resides on a Web merchant's server.

Each of these features reduces the potential for fraud.

Finally, the study released today revealed...

...participants as barriers to their online shopping experience. Perceived strengths of the UTM Machine are:

-- Consumers' credit or debit card information doesn't reside on a vendor's server

-- Personal information is protected

-- Online forms need not be filled out

In addition, the UTM...

17/3,K/26 (Item 1 from file:636) Links

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03228734 Supplier Number: 46620524 (USE FORMAT 7 FOR FULLTEXT)

NETSCAPE SEALED DEALS EARLIER THIS YEAR

Internet Week , v 2 , n 32 ,p N/A

August 12 , 1996

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 178

...products not just the Merchant System.

The Netscape/First Data system works like this: the merchant's server (which it purchased from Netscape) accepts encrypted credit card information using SSL from the consumer's browser. The server takes the credit card number and total and re-encrypts it...

17/3,K/27 (Item 2 from file:636) [Links](#)

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03022891 **Supplier Number: 46171290 (USE FORMAT 7 FOR FULLTEXT)**

ALLIANCES PUSH ELECTRONIC COMMERCE FORWARD

Internet Week , v 2 , n 9 ,p N/A

Feb 26 , 1996

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1116

...Discover, Diner's Club, Carte Blanche, and JCB cards.

The system works like this: The merchant's server accepts encrypted credit card information from the consumer's browser. The server takes the credit card number and total and re-encrypts it...

17/3,K/28 (Item 1 from file:625) [Links](#)

American Banker Publications

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0240920

*** SET Protocol Has Potential In Latin America, Study Says**

American Banker - August 18, 1999 ; Pg. 21 ; Vol. 164 , No. 158

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 850

Byline:

By JEFFREY KUTLER

Text:

...costs, and customer confusion.

"Until SET is fully implemented across the region," the report

said,

"merchants run the risk that their secure servers, which contain

information on customers' credit card numbers, can be broken into."

It added: "Merchants are eager for the ongoing support of..."

17/3,K/29 (Item 2 from file:625) [Links](#)

American Banker Publications

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0237626

Card Briefs: Merchant Processor Adopts Amex Software

American Banker - May 28, 1999 ; Pg. 11 ; Vol. 164 , No. 102

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 99

Text:

...introduced an enhanced version of an American Express Co. software product that helps merchants resolve customer disputes and reconcile financial information

American Express SE Workstation, which works on a personal computer, lets merchants—which Amex calls service establishments—track chargebacks and increase their control over cash management, according...

17/3,K/30 (Item 3 from file:625) [Links](#)

American Banker Publications

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0144150

EXECUTIVE VIEW - The Smart Card: A Staple of the Next Millennium

American Banker -March 14, 1994 ; Pg. 9A ; Vol. 159 , No. 49

Word Count: 1,230

Byline:

Diogo Teixeira

Text:

...stored on the card. Or, frequent-shopper discounts could be given on the spot.

Frequent-purchaser programs can be administered without a smart card

since all the data originate on the merchant's computers. All that is required is secure identification of the shopper and access to the data...

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; d s
Set Items Description
S1 17496 S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER?
OR DISTRIBUTOR?) (7N) (MAINFRAME? ? OR MAIN() FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR
LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO() PROCESSOR? ? OR TERMINAL? ?)
S2 1218 S ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR
SMART) () CARD OR CHARGE CARD? ? OR CREDIT CARD? ? OR DEBIT CARD? ? OR BANK CARD? ? OR
CHECK CARD? ? OR CHEQUE CARD? ? OR VISA OR MASTERCARD OR AMERICAN() EXPRESS OR AMEX) (3N) (DATA
OR CODE? ? OR INFO OR INFORMATION)
S3 194 S S2(7N) (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR
CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER?
? OR CONSUMER? ?)
S4 21370 S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR

CONSUMER? ?) (7N) (PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5 8800 S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?) (7N) (DEBIT??? OR WITHDRAW??? OR
TAK???)
S6 254 S S5 (7N) (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)
S7 18504 S (PURCHASED OR BOUGHT OR SOLD OR TRADED) (7N) (MERCHANTI? OR GOODS OR
WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT???)
S8 1127 S S7 (7N) (SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR
SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9 436 S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR
STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)
S10 0 S S9 AND S1
S11 0 S S9 AND S2
S12 9 S S1 AND S3
S13 9 RD (unique items)
S14 5 S S13 NOT PY>1999
S15 122 S S1 AND S4
S16 1 S S15 AND S5
S17 5 S S1 AND S5
S18 5 RD (unique items)
S19 0 S S18 AND S6
S20 0 S S18 AND S2
S21 6 S S5 AND (S7:S8)
S22 6 RD (unique items)

?

? t /3,k/all

14/3,K/1 (Item 1 from file:256) [Links](#)

TecInfoSource

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00140596 **Document Type:** Review

Product Names: 802.11 (845264)

Title: Wireless Insecurity: Is wireless security an oxymoron?...

Author: Bolles, Gary A

Source: CIO INSIGHT , v16 p80(5) Jul 2002

Homepage: <http://www.cioinsight.com>

File Segment: Review

Record Type: Product Analysis

Grade: Product Analysis, No Rating

Revision Date: 20030330

...failed to use the most basic security feature built into Wi-Fi; this opened up customers' unencrypted credit card information to possible unauthorized intrusion. Best Buy removed the offending devices, but they are now back..

Descriptors: Communications Standards; Computer Security; LANs; Network Software; Retailers; Wi-Fi; Wireless Networks

14/3,K/3 (Item 2 from file:583) [Links](#)

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06534387

Citibank, IMS roll out cyber mall pilot

HONG KONG: CYBER MALL FROM IMS AND CITIBANK

Computerworld HK (XDP) 09 Oct 1997 P.4

Language: ENGLISH

...SET, must register with Citibank first to get an electronic wallet which contains the client's credit card information. Users will dial into a certificate authority's Web site to purchase a digital certificate, which... ...the wallet via a client's PC. The wallet delivers encrypted transaction data to the merchant's SET-enabled server. The server will process the payment request and forward the data to Citibank's SET gateway. The client's credit card and merchant's identification data are validated at the gateway.

14/3,K/5 (Item 4 from file:583) [Links](#)

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06154392

BORNE MULTIMEDIA

FRANCE: PROMOTIONAL MULTIMEDIA TERMINAL

Industries et Techniques (XNB) May 1995 p.106

Language: FRENCH

Omsys Industries has developed a sales promotion system with multimedia terminals for large retailers. Replacing the standard loyalty cards, a smart card contains data on the eighty products which the customer buys most, and the reduction rates for each of these products. When a customer inserts...

? t /3,k/all

16/3,K/1 (Item 1 from file:2) Links

Fulltext available through: USPTO Full Text Retrieval Options

INSPEC

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04261815 **INSPEC Abstract Number:** D89000094

Title: UK report questions consumer advantages of EFTPOS

Author Essinger, J.

Journal: Electronic Banking & Finance vol.5, no.8 p. 8-10

Publication Date: Oct. 1988 **Country of Publication:** Netherlands

CODEN: EBFIE4 **ISSN:** 0265-9239

U.S. Copyright Clearance Center Code: 0265-9239/88/\$0.00+2.20

Language: English

Subfile: D

Abstract: ...from the consumer's point of view. The use of a debit card in a retailer's terminal would probably mean that the customer's account would be debited immediately , or at the end of the day. The handling of EFTPOS transactions could bring embarrassment... ..by both the financial institution and the retailer. The terms and conditions of issue of payment cards are frequently one-sided and unfair. Consumer privacy at the terminal is essential if confidence in EFTPOS is to be achieved.

? t /3,k/all

22/3,K/1 (Item 1 from file:2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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09636214

Title: Snappy quality [coordinate measuring machines]

Journal: Quality Today p. s6

Publisher: Nexus Media ,

Publication Date: April 2005 **Country of Publication:** UK

CODEN: QUTODG **ISSN:** 0264-2344

Material Identity Number: D741-2005-004

Language: English

Subfile: E

Copyright 2005, IEE

Abstract: ...to blue-chip motor manufacturers across Europe, such as Porsche and Volkswagen. Inspection of components **takes** place on two **automatic** CMMs, typically **taking** 3 hours to measure complex parts. Multiple points are taken on critical surfaces, comparing measuredof manual, non-productive time on an expensive automated machine. Finished pressed parts and other**bought-in items**, are all subject to sample inspection, to ensure compliance with the high tolerances demanded by.

22/3,K/2 (Item 1 from file:474) [Links](#)

New York Times Abs

(c) 2007 The New York Times. All rights reserved.

07952995 **NYT Sequence Number:** 545066020209

F.D.A. WARNING ON 2 HERBAL SUPPLEMENTS

Associated Press

New York Times , Col. 5 , Pg. 14 , Sec. A

Saturday February 9 2002

Abstract:

Food and Drug Administration warns consumers to immediately stop taking PC SPES and SPES, products sold as herbal supplements that actually contain powerful prescription drugs; BotanitLab recalled products after California Health Department found PC ...

22/3,K/3 (Item 1 from file:583) [Links](#)

Gale Group Globalbase(TM)

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09579304

Instant noodles beocme the most popular ready food in HK

HONG KONG: SURVEY ON READY FOOD ITEMS

Apple Daily (AII) 15 Aug 2001 p.a7

Language: CHINESE

...by AC Nielsen between April and June 2001 showed 96% of the local families had bought packaged ready food products (each family purchases ready food items for 2.7 times on average a month with... ...on the Island is higher and families are smaller. Nutritious expert reminded people not to take too many instant noodles and frozen dim sum products since the nutritious value of the food is not...

22/3,K/5 (Item 3 from file:583) [Links](#)

Gale Group Globalbase(TM)

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09364410

Hokutsu Bank makes plans to sell insurance products

JAPAN: HOKUETSU TO SELL INSURANCE AT BRANCHES

Nikkei Net Interactive (ATM) 14 Sep 2000 NikkeiFinancial Daily online

Language: ENGLISH

...insurance products sales. At initial phase of the plan, mortgage-based long-term fire insurance products will be sold by Hokutsu. In another development, lineup of investment trust funds sold by the bank will... 21 products developed by nine firms. The trust funds can be bought via a monthly automatic basis, of which payments would be automatically debited from deposit accounts. Meanwhile, all of Hokutsu's 96 branches will be selling investment trust...

22/3,K/6 (Item 1 from file:23) **Links**

Fulltext available through: [USPTO Full Text Retrieval Options](#)

CSA Technology Research Database

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0006145520 IP Accession No: 200103-S7-0190

Nucor ends structural shape break, sets lower base price

Robertson, S

American Metal Market (USA), v 109 , n 5 , p 1, 19 , 8 Jan. 2001

Publication Date: 2001

Publisher: American Metal Market LLC , 1250 Broadway, 26th Floor , New York , NY ,10001-3705

Country Of Publication: USA

Publisher Url: <http://www.amm.com>

Document Type: Journal Article

Record Type: Abstract

Language: English

ISSN: 0002-9998

File Segment: Materials Business File

Abstract:

...base price that is lower than the discounted price on those products. The move, which **takes effect immediately**, will drop the price between 75 cents and \$1.25 per hundredweight, depending on the product and the region of the US in which it is **sold**. **Products** include angles, channels, flats and other shapes.

show files

[File 348] EUROPEAN PATENTS 1978-2007/ 200716

(c) 2007 EUROPEAN PATENT OFFICE. All rights reserved.

*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

[File 349] PCT FULLTEXT 1979-2007/UB=20070503UT=20070426

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*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

; d s

Set	Items	Description
S1	11462	S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER? OR DISTRIBUTOR?) (7N) (MAINFRAME? ? OR MAIN()FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO()PROCESSOR? ? OR TERMINAL? ?)
S2	8949	S ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR SMART) ()CARD OR CHARGE CARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX) (3N) (DATA OR CODE? ? OR INFO OR INFORMATION)
S3	3350	S S2(7N) (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR CONSUMER? ?)
S4	31710	S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR CONSUMER? ?) (7N) (PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5	29304	S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?) (7N) (DEBIT??? OR WITHDRAW??? OR TAK???)
S6	690	S S5(7N) (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)
S7	27177	S (PURCHASED OR BOUGHT OR SOLD OR TRADED) (7N) (MERCHANT? OR GOODS OR WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT???)
S8	4133	S S7(7N) (SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9	10	S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)
S10	0	S S9 AND S1
S11	0	S S9 AND S2
S12	0	S S9 AND S4
S13	41	S S1(3N)S3
S14	8	S S13 NOT PY>1999
S15	587	S S1(7N)S4
S16	1	S S15(7N)S5
S17	197	S S1(7N)S7
S18	59	S S17(10N)S8
S19	3	S S18 NOT PY>1999

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t /3,k/all

14/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

Patent Assignee:

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD;** (216884)
1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
(Applicant designated States: all)

Inventor:

- **TAKAYAMA, Hisashi**
5-6-12-104, Matsubara, Setagaya-ku; Tokyo 156-0043; (JP)

Legal Representative:

- **Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)**
Maximilianstrasse 58; 80538 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	950968	A1	19991020	(Basic)
	WO	9909502		19990225	
Application	EP	98937807		19980813	
	WO	98JP3608		19980813	
Priorities	JP	97230564		19970813	

Designated States:

DE; FR; GB;

Related Divisions: Patent (Application): (EP 2004015278)

International Patent Class (V7): G06F-017/60 **Abstract Word Count:** 150

NOTE: 1

NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: Japanese

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total Word Count (Document A) 177585			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 177585			

Specification: ...by replacing them with those that have newly been received, and changes the state management information for the electronic telephone card to a usable state.

Since the signature key for the..according to the embodiment of the present invention;

Fig. 37 is a specific diagram showing data that are stored in the service data area of the accounting device according to the...companies, or a bank to issue electronic credit cards (bank cards) and to provide a credit card service for a member store who has entered into a contract for the credit service. The mobile electronic commerce.a network, and to settle charges incurred at a normal retail shop.

Specifically, an electronic credit card, which consists of electronic information, is stored in advance and managed in the mobile user.....with the transaction processing system 106 the service system presents the card number of the credit card that is designated by the user, and provides credit settlement information to be used to perform a credit settlement process for...

14/3K/2 (Item 2 from file:348) [Links](#)

EUROPEAN PATENTS

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00957813

PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS

PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT
SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET APPAREIL
PERMETTANT DE GERER CE SYSTEME

Patent Assignee:

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD.**; (216883)
1006, Oaza Kadoma; Kadoma-shi, Osaka-fu, 571; (JP)
(applicant designated states: DE;FR;GB)

Inventor:

- **TAKAYAMA, Hisashi**
21-22, Matsubara 4-chome, Setagaya-ku; Tokyo 156; (JP)

Legal Representative:

- **Casalonga, Axel et al (14511)**
BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8; 80469 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	910028	A1	19990421	(Basic)
	WO	9821677		19980522	
Application	EP	97912468		19971114	
	WO	97JP4161		19971114	
Priorities	JP	96316897		19961114	
	JP	97117681		19970422	

Designated States:

DE; FR; GB;

International Patent Class (V7): G06F-017/60; ; Abstract Word Count: 119

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678

Total Word Count (Document A) 128939
Total Word Count (Document B) 0
Total Word Count (All Documents) 128939

Specification: ...of information: a last data update date 2600, a next data update date 2601, a terminal status 2602, a merchant preference address 2603, a telephone function information address 2604, a credit card list address 2605, and a sales list address 2606.

The last data update date 2600...access times for the individual credit cards and assigns a local address to the object data address for a credit card for which the access time is the latest; and compares the use times of the...

14/3K/3 (Item 1 from file:349) [Links](#)

PCT FULLTEXT

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00515368

AUTOMATICALLY INVOKED INTERMEDIATION PROCESS FOR NETWORK PURCHASES
PROCEDE D'INTERMEDIATION A APPEL AUTOMATIQUE POUR ACHATS PAR RESEAU

Patent Applicant/Patent Assignee:

- **CHA! TECHNOLOGIES SERVICES INC;**

; ;

	Country	Number	Kind	Date
Patent	WO	9946720	A1	19990916
Application	WO	99US5368		19990311
Priorities	US	9877635		19980311
	US	99260874		19990302

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 20717

Detailed Description:

...resource-rules database and, in conjunction with an account database server 324, maintains financial account data such as credit card numbers of subscribing purchasers. An accounting system server 330 may handle disbursements to subscribing merchants and a data mining system 328 may collect statistical data concerning use of the transaction...

14/3K/4 (Item 2 from file:349) [Links](#)

PCT FULLTEXT

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00514139

DIGITAL RIGHTS MANAGEMENT SYSTEM
SYSTEME DE GESTION DE DROITS NUMERIQUES

Patent Applicant/Patent Assignee:

- **NUVOMEDIA INC;**
;;

	Country	Number	Kind	Date
Patent	WO	9945491	A1	19990910
Application	WO	99US4759		19990303
Priorities	US	98168000		19980304
	US	9834720		19980304

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 5123

Detailed Description:

...to respond at step 252 with a unique transaction ID which is sent to the **retailer server**. The **retailer server** then captures a **buyer's credit card information** at step 254, and

10

SUBSTITUTE SHEET (RULE 26)

at step 256 the retailer...

PUBLIC NETWORK MERCHANDISING SYSTEM

SYSTEME D'ACHATS ET VENTES SUR UN RESEAU PUBLIC

Patent Applicant/Patent Assignee:

- **ALLSOFT DISTRIBUTING INC;**
;;

	Country	Number	Kind	Date
Patent	WO	9800948	A1	19980108
Application	WO	97US11649		19970627
Priorities	US	96671734		19960628

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 6225

Detailed Description:

...customer is sent directly to the money processor; the merchant preferably does not receive the customer's credit card information. The money processor informs the merchant that the transaction is complete.

A. Structure of the System.

The structure of a merchandising...

CENTRALIZED SECURE COMMUNICATIONS SYSTEM

SYSTEME DE COMMUNICATIONS DE SECURITE CENTRALISE

Patent Applicant/Patent Assignee:

- **ALLSOFT DISTRIBUTING INC;**

; ;

	Country	Number	Kind	Date
Patent	WO	9800947	A1	19980108
Application	WO	97US11621		19970701
Priorities	US	96673122		19960701

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 13602

Detailed Description:

...sales tax information and sends this information along with a shipping address back to the merchant. Credit card information from the client is sent directly to the bank; the merchant never receives the customer's credit card information. The bank informs the merchant that the transaction is complete.

The structure of a merchandising...

LOW POWER TELECOMMUNICATION CONTROLLER FOR A HOST COMPUTER SERVER
DISPOSITIF DE COMMANDE DE TELECOMMUNICATION A FAIBLE PUISSANCE POUR SERVEUR
D'ORDINATEUR PRINCIPAL

Patent Applicant/Patent Assignee:

- **E-COMM INCORPORATED;**

; ;

- **WALSH Joseph F;**

; ;

- **BOYDSTON David H;**

; ;

	Country	Number	Kind	Date
Patent	WO	9641447	A1	19961219
Application	WO	96US9407		19960607
Priorities	US	95480614		19950607
	US	95482261		19950607
	US	95485083		19950607

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language English

Filing Language:

Fulltext word count: 19848

Detailed Description:

...FIG. 9). The subject information is used to make financial transactions between the operator and vendors using a host server. User sensitive information (e.g., the subject credit/ debit card information) is transmitted from the user device to the host server in an encrypted format. Critical parameters of the encryption algorithm...

14/3K/8 (Item 6 from file:349) [Links](#)

PCT FULLTEXT

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00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Patent Assignee:

- **ELECTRONIC PUBLISHING RESOURCES INC;**

;;;

	Country	Number	Kind	Date
Patent	WO	9627155	A2	19960906
Application	WO	96US2303		19960213
Priorities	US	95388107		19950213

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English

Filing Language:

Fulltext word count: 207972

Detailed Description:

... docking station,
such as a PCMCIA connector on an electronic
appliance, such as a personal **computer**, can receive
a **consumer's VDE card** at home. Such a station/card
combination can be used for on-line tran actions...

? t /3,k/all

16/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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01091910

System and method for automated electronic scrip transactions

System und Verfahren furautomatisierte Transaktionen mittels elektronischen Gutscheinen

Systeme et methode pour transactions automatisees par coupons electroniques

Patent Assignee:

- **Citicorp Development Center, Inc.**; (1175292)
12731 W. Jefferson Boulevard; Los Angeles, California 90066; (US)
(Applicant designated States: all)

Inventor:

- **Kawan, Joseph C.**
2034 Paramount Drive; Hollywood, CA 90068; (US)
- **Takata, Melvin**
855 Del Robledo; Thousand Oaks, CA 91360; (US)
- **Hanover, Coleman**
1874 Main Road; Westpoint, MA 02791; (US)

Legal Representative:

- **Hynell, Magnus (23172)**
Hynell Patentjanst AB, Patron Cats vag 2; 683 40 Hagfors/Uddeholm; (SE)

	Country	Number	Kind	Date	
Patent	EP	959440	A2	19991124	(Basic)
	EP	959440	A3	20000517	
Application	EP	99201528		19990517	
Priorities	US	86603 P		19980522	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; H04L-029/06; G07F-007/10 **Abstract** ...amount, is entered at a merchant terminal and sent over the network to a scrip distributor terminal or system manager terminal, and the member's account is automatically debited by the transaction amount. Additionally, merchant loyalty point credit or

tuition credit can be awarded...

Abstract Word Count: 191

NOTE: 1

NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9947	2128
SPEC A	(English)	9947	6131
Total Word Count (Document A) 8259			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 8259			

? t /3,k/all

19/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

Patent Assignee:

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD;** (216884)
1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
(Applicant designated States: all)

Inventor:

- **TAKAYAMA, Hisashi**
5-6-12-104, Matsubara, Setagaya-ku; Tokyo 156-0043; (JP)

Legal Representative:

- **Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)**
Maximilianstrasse 58; 80538 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	950968	A1	19991020	(Basic)
	WO	9909502		19990225	
Application	EP	98937807		19980813	
	WO	98JP3608		19980813	
Priorities	JP	97230564		19970813	

Designated States:

DE; FR; GB;

Related Divisions: Patent (Application): (EP 2004015278)

International Patent Class (V7): G06F-017/60 **Abstract Word Count:** 150

NOTE: 1

NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
Publication: English			
Procedural: English			
Application: Japanese			
Available Text	Language	Update	Word Count

CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total Word Count (Document A) 177585			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 177585			

Specification: ...a specific diagram showing the structure of update data that are exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone card accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 88E is a specific diagram showing...or a bank, a mobile electronic commerce service ticket issuer contract with a company that provides the mobile electronic commerce service, and a digital communication service contract with a communication service...the mobile user terminal 100 is enabled to engage in infrared communication with the gate terminal 101, and to provide information for the examination of the electronic ticket.

A detailed explanation will be given later to describe the internal structure and the operation of the mobile user terminal 100...

INTERNET PAYMENT AND LOADING SYSTEM USING SMART CARD

SYSTEME DE PAIEMENT ET DE CHARGEMENT PAR INTERNET A L'AIDE D'UNE CARTE A PUCE

Patent Applicant/Patent Assignee:

- **VISA INTERNATIONAL SERVICE ASSOCIATION;**

;;

- **DAVIS Virgil M;**

;;

- **CUTINO Suzanne C;**

;;

- **BERG Michael J;**

;;

- **CONKLIN Fredrick Sidney;**

;;

- **PRINGLE Steven John;**

;;

	Country	Number	Kind	Date
Patent	WO	9849658	A1	19981105
Application	WO	98US8806		19980430
Priorities	US	9745883		19970430
	US	97951614		19971016

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 25424

Detailed Description:

...merchant server 208 creates an HTML page for the purchased information and sends it to **client terminal 204**. Alternatively, the **merchant** may also **deliver purchased goods** to the user at this point. It is also possible for the payment server and...similar fashion as in steps 632 The confirmation message is passed on to the **merchant server**

by way of the client terminal and the merchant server may then deliver the ~~ni~~ steps 636 The confirmation message is passed on to the merchant server and the **merchant server** may then **deliver the purchased merchandise** to the user.

THIRD ALTERNATIVE PAYMENT EMBODIMENT

I 0 FIG. 8 illustrates another embodiment 200c... that the processing continues in a similar fashion as in steps 638 and 640. The **merchant server** may then **deliver the 1 5 purchased merchandise** to the user. In all of the above alternative embodiments, when the transaction is not...

PAPERLESS COUPON REDEMPTION SYSTEM AND METHOD THEREOF
SYSTEME DE REMBOURSEMENT DE COUPONS AUTOMATISE ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

- **VALENCIA Luis;**

; ;

- **HOWE John;**

; ;

	Country	Number	Kind	Date
Patent	WO	9514287	A1	19950526
Application	WO	94US12944		19941116
Priorities	US	93152129		19931116

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 6925

English Abstract:

...products which have been purchased. This card (2) would be inserted into a reader/writer/terminal (62) provided at a retailer's checkout counter. Items which are purchased are scanned and compared with items to be discounted as well as the information provided by the customer ICsmart card...